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**Via ECF**

Chambers, Hon. Cecelia G. Morris  
United States Bankruptcy Court  
Southern District of New York  
355 Main Street  
Poughkeepsie, NY 12601

**Re: Frank G. Flory  
Chapter 13 Case No. 19-36964(CGM)**

Dear Judge Morris:

Please allow this letter to serve as a Loss Mitigation Status Update. The Lender in this case is PHH Mortgage represented by RAS Boriskin, LLC.

On January 14, 2020, our office served the Loss Mitigation Order on the lender, lender's attorney and the Chapter 13 Trustee.

On January 27, 2020, our office received the Creditor Loss Mitigation Affidavit and on February 11, 2020, we E-mailed the requested documentation to lender's attorney.

On or about February 28, 2020 our office received a Trial Modification Agreement for which the debtor has signed and accepted on March 2, 2020. We are in the process of preparing the motion to approve same.

Thank you for your attention to this matter.

Very truly yours,

/s/ Michael A. Fakhoury  
Michael A. Fakhoury, Esq.

MAF/erw